

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION

In Re:

Case No.: 8:15-bk-10162-CPM

**Karl Dudley Crawford and
Cheryl Annette Crawford**

Debtor(s).

Chapter 13

[# AMENDED (if applicable)] CHAPTER 13 PLAN

CHECK ONE:

Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

1. MONTHLY PLAN PAYMENTS. Plan payments include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

(A) \$300.00 for months 1 through 60

To pay the following creditors:

2. ADMINISTRATIVE ATTORNEY'S FEES.

Base Fee \$ 4,100.00 Total Paid Prepetition \$ 1,500.00 Balance Due \$ 2,600.00

Estimated Additional Fees Subject to Court Approval \$ _____

**Attorney's Fees Payable through Plan \$270.00 Months 1-9 (subject to adjustment)
\$170.00 Month 10**

¹ All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals

3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).

Last 4 Digits of Acct No.	Creditor	Total Claim

4. TRUSTEE FEES. Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS. Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, if any, Paid through the Plan. If the Plan provides for curing prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments on the following mortgage claims:

Last 4 Digits Creditor of Acct No.	Collateral Address	Reg. Mo. Pmt.	Gap Pmt.	Arrears

(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross disposable monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits Creditor of Acct. No.	Collateral Address	Pmt. Amt.

(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES. Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits Creditor of Acct No.	Collateral Claim Desc./Address	Amt. Value Pmt.	Interest @ ____ %

(D) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY. Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits Creditor of Acct No.	Collateral Claim Desc./Address	Amt. Pmt.	Interest @ ____ %

(E) Claims Secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan.

Last 4 Digits Creditor of Acct No.	Collateral Description	Regular Payment Arrearages

(F) Secured Claims/Lease Claims Paid Direct by Debtor. The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
7559	Pacific Union Financial	13905 Noble Park Drive
n/a	Ashley Lakes HOA	13905 Noble Park Drive
4400	Florida Central Credit	2013 Hyundai Santa Fe
2349	GTE Financial	2008 Ford Expedition

(G) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506. A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

Last 4 Digits of Acct No.	Creditor	Collateral Description/Address

(H) Surrender of Collateral/Leased Property. Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.)

Last 4 Digits Creditor of Acct No.	Property/Collateral to be Surrendered
2907 Rooms to Go	Couch

6. LEASES/EXECUTORY CONTRACTS.

Last 4 Digits Creditor of Acct No.	Property Assume/Reject-Surrender Est. Arrears

7. GENERAL UNSECURED CREDITORS. General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$13,600.00.

8. ADDITIONAL PROVISIONS:

- (A) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;
- (B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court. 5

(C) Property of the estate (check one)*

(1) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

(2) X shall vest in Debtor upon confirmation of the Plan.

*If Debtor fails to check (a) or (b) above, or if Debtor checks both (a) and (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim will control, unless the Court orders otherwise.

(E) The Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

(F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall spend no tax refunds without prior court approval.**

9. NONCONFORMING PROVISIONS:

Karen Oll
Debtor

Dated: 01-06-16

Cheryl Crawford
Debtor

Dated: 1-07-16

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 27th day of January, 2016.

/s/ Robert DeLeon, Esq.
Robert DeLeon, Esq.
Attorney for Debtor
Kaufman, Englett & Lynd, PLLC
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Orlando, FL 32801
Telephone: 407.513.1900
Facsimile: 407.309.5900
Florida Bar No.: 93901

113A-8

Case 8:15-bk-10162-CPM

Middle District of Florida

Tampa

Wed Jan 20 12:04:47 EST 2016

Recovery Management Systems Corp.

Attn: Ramesh Singh

25 SE Second Avenue, Ste 1120

Miami, FL 33131-1605

Ashley Lakes HOA

c/o Qualified Property Mngmt

PO Box 628207

Orlando, FL 32862-8207

Barclays Bank Delaware

Attn: Bankruptcy

P.O. Box 8801

Wilmington, DE 19899-8801

Bealls

PO Box 182273

Columbus, OH 43218-2273

Capital 1 Bank

Attn: General Correspondence

Po Box 30285

Salt Lake City, UT 84130-0285

Capital One Bank (USA), N.A.

PO Box 71083

Charlotte, NC 28272-1083

Carnival Mastercard

PO Box 60517

City of Industry, CA 91716-0517

Cbs Col Owbr

Po Box 1479

Owensboro, KY 42302-1479

Chase Bank
Attn: Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850-5298Chase Card
201 N. Walnut St//Del-1027
Wilmington, DE 19801-2920Colleen Rediger
Mark Rediger
c/on Brinson Law Firm
PO Box 8668
Saint Petersburg, FL 33738-8668Cooksales, Inc.
PO Box 538389
Atlanta, GA 30353-8389Credit Bureau Systems
PO Box 9200
Paducah, KY 42002-9200Financial Corporation Of America
Attn: Bankruptcy
Po Box 203500
Austin, TX 78720-3500Florida Central Credit
3333 Henderson Blvd
Tampa, FL 33609-2955Frank C Pettinato II, DMD
4427 Rowan Rd
New Port Richey, FL 34653-6198Gemb/walmart
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104Gte Financial
711 E Henderson Ave
Tampa, FL 33602-2509Hhgregg
PO BOX 960061
Orlando, FL 32896-0061Lowes
P.O. Box 530914
Atlanta, GA 30353-0914Lowes Business
PO Box 530970
Atlanta, GA 30353-0970M&T BANK
PO BOX 1508
BUFFALO, NY 14240-1508M&t Credit Services Ll
1100 Worley Drive
Consumer Asset Management 2nd Floor/Attn
Williamsville, NY 14221Macdill Air Force Bk/Grow Financial FCU
Attn: Bankruptcy
Po Box 89909
Tampa, FL 33689-0415Oac
Po Box 500
Baraboo, WI 53913-0500Pacific Union Financia
1603 Lbj Fwy Ste 500
Farmers Branch, TX 75234-6071Quantum3 Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605Sam's Club
2101 S.E. Simple Savings Dr
Bentonville, AR 72712-4304

Synchrony Bank
c/o Recovery Management Systems Corporation
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Synchrony Bank/Care Credit
Attn: bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Synchrony Bank/Lens Crafters
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076-9104

Synchrony Bank/Lowes
Attention: Bankruptcy Department
Po Box 103104
Roswell, GA 30076-9104

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1000 Macarthur Blvd
Mahwah, NJ 07430-2035

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Orlando FL 32801-2440

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Tampa, FL 33602-3949

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(u)Kayla Crawford

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